

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert E. Hinkle, Jr.  
Christine R. Hinkle  
Debtors

Case No. 14-04658-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb +Robert E. Hinkle, Jr., Christine R. Hinkle, 5091 Hickory View Drive,  
Spring Grove, PA 17362-7868  
cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 300,  
Dallas, TX 75254-7883  
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
4554589 +1ST DATA, PO BOX 173845, DENVER, CO 80217-3845  
4554588 +1ST DATA, 4000 CORAL RIDGE DRIVE, CORAL SPRINGS, FL 33065-7614  
4554584 +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132  
4554586 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061  
4554583 +ROBERT E. HINKLE, JR., CHRISTINE R. HINKLE, 5091 HICKORY VIEW DRIVE,  
SPRING GROVE, PA 17362-7868  
4554585 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001  
4597778 +SHIPLEY, 100 KINDIG LANE, HANOVER, PA 17331-1740  
4597779 +SHIPLEY ENERGY, 415 NORWAY STREET, YORK, PA 17403-2531  
4597780 +SHIPLEY ENERGY, 550 EAST KING STREET, P.O. BOX 5006, YORK, PA 17405-5006  
4857642 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
4857643 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4554599 +YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, ROOM 110, YORK, PA 17401-1587  
4554600 #+ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 SHEFFIELD STREET, SUITE 101,  
MOUNTAINSIDE, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Sep 12 2018 22:58:00 Wells Fargo Bank, N.A./Wells Fargo Home Mortgage,  
MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
4554590 +EDI: WFFC.COM Sep 12 2018 22:58:00 AMERICAS SERVICING CO, PO BOX 10328,  
DES MOINES, IA 50306-0328  
4844321 +EDI: WFFC.COM Sep 12 2018 22:58:00 America's Servicing Company,  
Attention: Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines IA 50328-0001  
4554591 EDI: BANKAMER.COM Sep 12 2018 22:58:00 BANK OF AMERICA, PO BOX 982235,  
EL PASO, TX 79998  
4554592 +EDI: BANKAMER2.COM Sep 12 2018 22:58:00 BANK OF AMERICA\*, 100 N TRYON ST,  
CHARLOTTE, NC 28202-4031  
4554593 +EDI: CRFRSTNA.COM Sep 12 2018 22:58:00 CREDIT FIRST NA, 6275 EASTLAND RD,  
BROOKPARK, OH 44142-1399  
4554594 +EDI: CRFRSTNA.COM Sep 12 2018 22:58:00 CREDIT FIRST, N.A., P.O. BOX 81344,  
CLEVELAND, OH 44188-0001  
4593458 +EDI: CRFRSTNA.COM Sep 12 2018 22:58:00 Credit First NA, PO Box 818011,  
Cleveland, OH 44181-8011  
4554595 +EDI: WFFC.COM Sep 12 2018 22:58:00 DEUTSCHE BANK NATIONAL TRUST, C/O WELLS FARGO BANK NA,  
3476 STATEVIEW BLVD., FORT MILL, SC 29715-7203  
4605857 +EDI: WFFC.COM Sep 12 2018 22:58:00 Deutsche Bank National Trust Company,  
c/o America's Servicing Company, ATTN: Bankruptcy Dept., MAC#D3347-014,  
3476 Stateview Blvd., Fort Mill, SC 29715-7203  
4554587 EDI: IRS.COM Sep 12 2018 22:58:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP.,  
P.O. BOX 7346, PHILADELPHIA, PA 19101-7346  
4554596 +EDI: CBSKOHLS.COM Sep 12 2018 22:58:00 KOHLS/CAPITAL ONE, N56 W. 17000 RIDGEWOOD DR,  
MENOMONEE FALLS, WI 53051-5660  
4554597 +EDI: CBSKOHLS.COM Sep 12 2018 22:58:00 KOHLS/CAPITAL ONE, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
4559343 EDI: RECOVERYCORP.COM Sep 12 2018 22:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4554598 +E-mail/Text: kcm@yatb.com Sep 12 2018 19:03:11 YORK ADAMS TAX BUREAU\*, PO BOX 15627,  
YORK, PA 17405-0156

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pass-Through Certificates, Series  
2006-NC4 bkgroup@kmlawgroup.com  
Kimberly A Bonner on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pass-Through Certificates, Series  
2006-NC4 amps@manleydeas.com  
Lawrence V. Young on behalf of Debtor 2 Christine R. Hinkle lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.co  
m;jrosenau@cgalaw.com  
Lawrence V. Young on behalf of Debtor 1 Robert E. Hinkle, Jr. lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.co  
m;jrosenau@cgalaw.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1            **Robert E. Hinkle Jr.**  
First Name    Middle Name    Last Name  
Debtor 2            **Christine R. Hinkle**  
(Spouse, if filing)    First Name    Middle Name    Last Name  
United States Bankruptcy Court    **Middle District of Pennsylvania**  
Case number:    **1:14-bk-04658-RNO**

Social Security number or ITIN    **xxx-xx-3921**  
EIN    --  
Social Security number or ITIN    **xxx-xx-0064**  
EIN    --

**Order of Discharge**

12/15

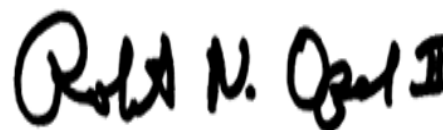
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Hinkle Jr.  
aka Robert Eugene Hinkle Jr., aka Bob Hinkle

Christine R. Hinkle  
aka Tina Hinkle

**By the  
court:**

September 12, 2018



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**